

Fill in this information to identify the case:Debtor 1 Laquanda Renee HillDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: Southern District of MississippiCase number 24-51145-KMS

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: loanDepot.com, LLCCourt claim no. (if known): 18Last 4 digits of any number you use to identify the debtor's account: 6733Date of payment change:
Must be at least 21 days after date of this notice 09/01/2025New total payment:
Principal, interest, and escrow, if any \$1,716.33**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:Current escrow payment: \$ 512.22 New escrow payment: \$ 527.41**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: New interest rate:

Current principal and interest payment: \$ New principal and interest payment: \$

Debtor 1

Laquanda Renee Hill

Case number (if known) 24-51145-KMS

First Name

Middle Name

Last Name

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change:

Current mortgage payment:

\$

New mortgage payment:

\$

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Natalie Brown

Signature

Date 07/01/25

Print: Natalie Brown

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company Rubin Lublin, LLC

Address 3145 Avalon Ridge Place, Suite 100

Number

Street

Peachtree Corners, GA 30071

City

State

ZIP Code

Contact phone (877) 813-0992

Email nbrown@rlselaw.com



P.O. Box 3004
Monroe, WI 53566-3804

Date: 05/14/25

Account Number: [REDACTED]

Important Document Enclosed

LAQUANDA R HILL
64 BERWICK
PETAL MS 39465-4511

ESCROW ACCOUNT DISCLOSURE SUMMARY

Analysis Review Period: 09/01/24 - 08/31/25

Property Address: 64 BERWICK PETAL MS 39465

Next Payment Due: 05/01/25

IMPORTANT INFORMATION ABOUT YOUR MORTGAGE ESCROW ACCOUNT

Each year, your escrow account is reviewed to ensure the escrow portion of your monthly mortgage payment covers your property taxes and/or insurance premiums due for the coming year. Please take a moment to review your new monthly escrow and mortgage payment details.

CURRENT MONTHLY PAYMENT

Payment Itemization	Current
Principal & Interest (P&I)	\$1,188.92
Escrow Payment	\$512.22
Miscellaneous	\$0.00
Total Monthly Payment	\$1,701.14

ESCROW REVIEW (09/01/24 - 08/31/25)

Escrow Item	Anticipated Disbursement	Change	Actual Disbursement
Insurance	\$1,846.00	\$0.00	\$1,846.00E
Taxes	\$2,326.51	\$182.34	\$2,508.85
Mortgage Insurance	\$1,974.12	\$0.00	\$1,974.12E
Total	\$6,146.63		\$6,328.97

If your analysis resulted in a shortage and you voluntarily elect to pay the total amount of the shortage in full, detach and mail the coupon at the end of this statement, along with your check or money order.

If your analysis resulted in a surplus over \$15, we will mail you a refund check within 30-days of this statement date. If the surplus is less than \$15, the surplus will be applied towards the new monthly payment amount.

E This amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Please note, your monthly escrow payment amount is subject to change due to an increase or decrease in your taxes and/or insurance premiums, even if you elect to pay the escrow shortage amount in full. Once the shortage payment is received please allow up to 7 business days for the shortage portion of the payment to be removed from the payment collection.



P.O. Box 3004
Monroe, WI 53566-3804



Call Customer Service at



Visit loandepot.com to view account details,
escrow disbursements or make payments

Bankruptcy Notice: If you are currently protected bankruptcy proceedings or if you have previously received a discharge in bankruptcy of the obligations identified in this communication, this communication is being sent for information and notice purposes only and in accordance with the notice provisions of the subject obligations and as required by applicable law and is not an attempt to collect a debt.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

CURRENT MONTHLY PAYMENT

Payment Itemization	Amount
Principal & Interest (P&I)	\$1,188.92
Escrow Payment	\$512.22
Miscellaneous	\$0.00
Total Monthly Payment	\$1,701.14

NEW MONTHLY PAYMENT Beginning 09/01/25

Payment Itemization	Amount
Principal & Interest (P&I)	\$1,188.92
Escrow Payment	\$527.41
Escrow Shortage	\$0.00
New Monthly Payment	\$1,716.33

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your Escrow Analysis.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow analysis, please call our Customer Service Department at (866) 258-6572.

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for and pay on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

MORTGAGE INS	\$1,974.12
COUNTY TAX	\$2,508.85
HAZARD INS	\$1,846.00
Annual Disbursements:	\$6,328.97
Monthly Amount:	\$527.41

ACCOUNT HISTORY

The following statement of activity in your escrow account from September 01, 2024 through August 31, 2025 displays actual activity as it occurred in your escrow account during that period. Your monthly payment was \$1,701.14 and \$512.22 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

PAYMENTS			DISBURSEMENTS			BALANCES	
Date	Projected	Actual	Projected	Actual	Description	Projected Balance	Actual Balance
Beg. Balance:						\$1,631.09	\$1,325.41
09/24	\$512.22	\$512.22	\$164.51	\$0.00*	RBP	\$1,978.80	\$1,837.63
09/24	\$0.00	\$0.00	\$0.00	\$164.51*	RBP	\$1,978.80	\$1,673.12
10/24	\$512.22	\$512.22	\$164.51	\$0.00*	RBP	\$2,326.51	\$2,185.34
10/24	\$0.00	\$0.00	\$0.00	\$164.51*	RBP	\$2,326.51	\$2,020.83
11/24	\$512.22	\$512.22	\$164.51	\$0.00*	RBP	\$2,674.22	\$2,533.05
11/24	\$0.00	\$0.00	\$0.00	\$164.51*	RBP	\$2,674.22	\$2,368.54
12/24	\$512.22	\$512.22	\$164.51	\$0.00*	RBP	\$3,021.93	\$2,880.76
12/24	\$0.00	\$0.00	\$2,326.51	\$2,508.85*	COUNTY TAX P	\$695.42	\$371.91



P.O. Box 3004
Monroe, WI 53566-3804



Call Customer Service at



Visit loandepot.com to view account details,
escrow disbursements or make payments

ACCOUNT HISTORY (CONTINUED)

Date	PAYMENTS		DISBURSEMENTS		Description	BALANCES	
	Projected	Actual	Projected	Actual		Projected Balance	Actual Balance
12/24	\$0.00	\$0.00	\$0.00	\$164.51*	RBP	\$695.42	\$207.40
01/25	\$512.22	\$512.22	\$164.51	\$0.00*	RBP	\$1,043.13	\$719.62
01/25	\$0.00	\$0.00	\$0.00	\$164.51*	RBP	\$1,043.13	\$555.11
02/25	\$512.22	\$512.22	\$164.51	\$0.00*	RBP	\$1,390.84	\$1,067.33
02/25	\$0.00	\$0.00	\$0.00	\$164.51*	RBP	\$1,390.84	\$902.82
03/25	\$512.22	\$512.22	\$164.51	\$0.00*	RBP	\$1,738.55	\$1,415.04
03/25	\$0.00	\$0.00	\$0.00	\$164.51*	RBP	\$1,738.55	\$1,250.53
04/25	\$512.22	\$512.22	\$164.51	\$0.00*	RBP	\$2,086.26	\$1,762.75
04/25	\$0.00	\$0.00	\$0.00	\$164.51*	RBP	\$2,086.26	\$1,598.24
05/25	\$512.22	\$512.22E	\$164.51	\$0.00*E	RBP	\$2,433.97	\$2,110.46
05/25	\$0.00	\$0.00	\$0.00	\$164.51*	RBP	\$2,433.97	\$1,945.95
06/25	\$512.22	\$512.22E	\$164.51	\$164.51E	RBP	\$2,781.68	\$2,293.66
07/25	\$512.22	\$512.22E	\$164.51	\$164.51E	RBP	\$3,129.39	\$2,641.37
07/25	\$0.00	\$0.00E	\$1,846.00	\$1,846.00E	HAZARD INS	\$1,283.39	\$795.37
08/25	\$512.22	\$512.22E	\$164.51	\$164.51E	RBP	\$1,631.10	\$1,143.08
TOTALS	\$6,146.64	\$6,146.64	\$6,146.63	\$6,328.97			

* This amount indicates a difference from projected activity either in the amount or the date.

E This amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$6,146.63. Under federal law, your lowest monthly balance should not have exceeded \$695.42, or 1/6th of total anticipated payments from the account, unless your loan contract or state law specifies a lower amount.

Under your loan contract and state law your lowest balance should not have exceeded \$695.42.

CERTIFICATE OF SERVICE

I, Natalie Brown of Rubin Lublin, LLC certify that I caused a copy of the Notice of Payment Change to be filed in this proceeding by electronic means and to be served by depositing a copy of the same in the United States Mail in a properly addressed envelope with adequate postage thereon to the said parties as follows:

Laquanda Renee Hill
64 BERWICK
PETAL, MS 39465

Thomas Carl Rollins, Jr, Esq.
The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

David Rawlings, Trustee
P.O. Box 566
Hattiesburg, MS 39403

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

Executed on 07/01/25

By: /s/ Natalie Brown
Natalie Brown
MS State Bar No. 100802
Rubin Lublin, LLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
(877) 813-0992
nbrown@rlselaw.com
Attorney for Creditor